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Amendments to the Claims

Please amend the claims without prejudice, as follows and consider the subsequent
remarks/arguments. This listing of claims will replace all prior versions and listings of
claims in the application.

Listing of Claims

Claims 1-20 (Canceled)

21. (Presently amended)   A method for enabling users to make decisions by modeling
tradeoffs between a plurality of personal goals, comprising:

   (a)   receiving information from a user including information related to a cash flow
         of the user;

   (b)   graphically presenting to the user a plurality of goals based upon the
         information provided from the user, wherein the plurality of goals are related
         to the cash flow of the user;

   (c)   allowing the user to select at least one goal of the plurality of goals;

   (d)   presenting to the user a plurality of the user preferences for each selected
         goal;

   (e)   allowing the user to make an adjustment to user preferences related to one of
         the selected goals;

   (f)   determining an impact of the adjustment on attaining the remaining goals;
         and

   (g)   graphically presenting to the user the impact of the adjustment on attaining
         the goals by again presenting the plurality of goals as adjusted.

22. (Presently amended)   The method of claim 21 wherein the goals are interrelated
financial goals.

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23. (Previously presented) A method as recited in claim [[21]] 22 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

24. (Presently amended) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further comprising comprises:

    (a)   presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals;

    (b)   allowing the user to make an adjustment to the priority indicia;

    (c)   adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

25. (Presently amended) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further comprising comprises:

    (a)   presenting to the user an adjustable time indicia for the selected goal;

    (b)   allowing the user to make an adjustment to the time indicia;

    (c)   adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

26. (Presently amended) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further comprising comprises:

    (a)   presenting to the user an adjustable quality indicia for the selected goal;

    (b)   allowing the user to make an adjustment to the quality indicia;

    (c)   adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

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27. (Presently amended) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further ~~comprising~~ comprises:

    (a)   presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

    (b)   allowing the user to make an adjustment to the favoritism indicia;

    (c)   adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

28. (Presently amended) The method of claim [[21]] 22 further comprising:

    creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

29. (Previously presented) The method of claim 28 further comprising :

    creating at least one offering targeted to the user profile for achieving the goal.

30. (Presently amended) The method of claim 29 further comprising :

    transmitting the at least one ~~matched~~ targeted offering to the user.

31. (Previously presented) A method as recited in claim 30 wherein the transmission of the matched offering to the user is done using a computer network.

32. (Previously presented) A method as recited in claim 31 wherein the network is the Internet.

33. (Previously presented) The method of claim 29 further comprising :

    using the user profile information as market intelligence.

34. (Presently amended) The method of claim 29 wherein the ~~matched~~ targeted offering is a financial instrument.

35. (Presently amended) A method as recited in claim 29 further comprising:

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> notifying at least one provider of the suggested ~~matched~~ targeted offering when the user changes a preference related to attaining one or more of the goals.

36. (Previously presented) A method as recited in claim 29 wherein the offering includes at least one of a product and a service.

37. (Presently amended) A method as recited in claim [[21]] 28 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

38. (Previously presented) A method as recited in claim 30 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

39. (Presently amended) A method as recited in claim 29 further comprising:

> storing the ~~matched~~ targeted offering in a database.

40. (Presently amended) A method as recited in claim [[30]] 39 further comprising:

> (a)   providing information about the ~~matched~~ targeted offering to a third party; and

> (b)   charging a fee for providing the information.

41. (Presently amended) A method as recited in claim 21 wherein each of the goals has a range of options, which can be further selected by the user, the method further comprising:

> (a)   displaying at least one provider for providing an option corresponding to a selected goal;

> (b)   allowing the user to select [[the]] a preferred provider;

> (c)   allowing the user to select at least one option provided by the selected provider; and

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     (d)   allowing the user to add the selected option to the range of options for the goal.

42. (Presently amended) The method of claim [[21]] 41 wherein each option has a range of features, further comprising:

     (a)   displaying the range of options for a goal;

     (b)   allowing the user to select one of the options based on the adjusted preference;

     (c)   displaying at least one provider for providing an option corresponding to a selected goal;

     (d)   allowing the user to select the provider;

     (e)   allowing the user to select at least one option provided by the selected provider;

     (f)   allowing the user to select at least one feature provided by the selected provider for the selected option; and

     (g)   allowing the user to add the selected feature to the range of features corresponding to the selected option.

43. (Presently amended) A method as recited in claim 41 wherein a list containing a plurality of providers is displayed and the selected provider is selected from [[a]] the list of providers.

44. (Presently amended) A method as recited in claim 41 wherein the at least one option includes a plurality of features, the method further comprising:

     (a)   presenting to the user the plurality of at least one feature features;

     (b)   allowing the user to select at least one of the plurality of features for the selected option.

45. (Previously presented) A method as recited in claim 41 further comprising :

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utilizing a network to display information relating to the provider.

46. (Previously presented) A method as recited in claim 41 further comprising:

receiving from the user a replacement schedule for replacing the goal.

47. (Previously presented) A method as recited in claim 41 further comprising:

(a)   presenting to the user at least one insurance provider;

(b)   allowing the user to select an insurance provider whose product can be employed to attain the goal.

48. (Previously presented) A method as recited in claim 41 further comprising:

displaying features of the selected option.

49. (Previously presented) A method as recited in claim 41 further comprising:

(a)   presenting to the user an indicia of desirability for the selected option; and

(b)   allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by adjusting the indicia of desirability.

50. (Presently amended) A computer system for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:

(a)   means for receiving information from a user including information related to a cash flow of the user;

(b)   means for graphically presenting to the user a plurality of goals based upon the information provided from the user wherein the plurality of goals are related to the cash flow of the user;

(c)   means for allowing the user to select at least one goal of the plurality of goals;

(d)   means for presenting to the user a plurality of the user preferences for each selected goal;

(e)   means for allowing the user to make an adjustment to user preferences related to one of the selected goals;

(f)   means for determining an impact of the adjustment on attaining the remaining goals; and

(g)   means for graphically presenting to the user the Impact of the adjustment on attaining the goals by again presenting the plurality of goals as adjusted.

51.   (Presently amended)   The computer system of claim 50 wherein the goals are interrelated financial goals.

52.   (Previously presented)   A computer system as recited in claim 50 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

53.   (Presently amended)   A computer system as recited in claim 50 further comprising:

(a)   means for presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals ;

(b)   means for allowing the user to make an adjustment to the priority indicia;

(c)   means for adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

54.   (Previously presented)   A computer system as recited in claim 50 further comprising:

(a)   means for presenting to the user an adjustable time indicia for the selected goal;

(b)   means for allowing the user to make an adjustment to the time indicia;

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    (c)   means for adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

55. (Previously presented) A computer system as recited in claim 50 further comprising:

    (a)   means for presenting to the user an adjustable quality indicia for the selected goal;

    (b)   means for allowing the user to make an adjustment to the quality indicia;

    (c)   means for adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

56. (Previously presented) A computer system as recited in claim 50 further comprising:

    (a)   means for presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

    (b)   means for allowing the user to make an adjustment to the favoritism indicia;

    (c)   means for adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

57. (Presently amended) The computer system of claim [[50]] 51 further comprising:

    means for creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

58. (Previously presented) The computer system of claim 57 further comprising:

    means for creating at least one offering targeted to the user profile for achieving the goal.

59. (Presently amended) The computer system of claim 58 further comprising:

    means for transmitting the at least one matched targeted offering to the user.

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60. (Previously presented) The computer system as recited in claim 59 wherein the transmission of the matched offering to the user is done using a computer network.

61. (Previously presented) The computer system as recited in claim 60 wherein the network is the Internet.

62. (Previously presented) The computer system of claim 58 further comprising:

    means for using the user profile information as market intelligence.

63. (Presently amended) The computer system of claim 58 wherein the ~~matched~~ targeted offering is a financial instrument.

64. (Presently amended) A computer system as recited in claim 58 further comprising:

    means for notifying at least one provider of the suggested ~~matched~~ targeted offering when the user changes a preference related to attaining one or more of the goals.

65. (Previously presented) A computer system as recited in claim 58 wherein the offering includes at least one of a product and a service.

66. (Presently amended) A computer system as recited in claim [[50]] 57 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

67. (Previously presented) A computer system as recited in claim 59 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

68. (Presently amended) A computer system as recited in claim 58 further comprising:

    means for storing the ~~matched~~ targeted offering in a database.

69. (Presently amended) A computer system as recited in claim [[59]] 68 further comprising:

(a)   means for providing information about the ~~matched~~ targeted offering to a third party; and

(b)   means for charging a fee for providing the information.

70.   (Presently amended) A computer system as recited in claim 50 wherein each of the goals has a range of options which can be further selected by the user, the method further comprising:

(a)   means for displaying at least one provider for providing an option corresponding to a selected goal;

(b)   means for allowing the user to select [[the]] a preferred provider;

(c)   means for allowing the user to select at least one option provided by the selected provider; and

(d)   means for allowing the user to add the selected option to the range of options for the goal.

71.   (Presently amended) The computer system of claim [[50]] 70 wherein each option has a range of features, further comprising:

(a)   means for displaying the range of options for a goal;

(b)   means for allowing the user to select one of the options based on the adjusted preference;

(c)   means for displaying at least one provider for providing an option corresponding to a selected goal;

(d)   means for allowing the user to select the provider;

(e)   means for allowing the user to select at least one option provided by the selected provider;

(f)   ~~means for allowing the user to select at least one feature provided by the~~ selected provider for the selected option; and

(g)   means for allowing the user to add the selected feature to the range of features corresponding to the selected option.

72.   (Presently amended)   A computer system as recited in claim 70 wherein a list containing a plurality of providers is displayed and the selected provider is selected from [[a]] the list of providers.

73.   (Presently amended)   A computer system as recited in claim 70 wherein the at least one option includes a plurality of features, the method further comprising:

(a)   means for presenting to the user at least one feature the plurality of features;

(b)   means for allowing the user to select at least one of the plurality of features for the selected option.

74.   (Previously presented)   A computer system as recited in claim 70 further comprising:

means for utilizing a network to display information relating to the provider.

75.   (Previously presented)   A computer system as recited in claim 70 further comprising:

means for receiving from the user a replacement schedule for replacing the goal.

76.   (Previously presented)   A computer system as recited in claim 70 further comprising:

(a)   means for presenting to the user at least one insurance provider;

(b)   means for allowing the user to select an insurance provider whose product can be employed to attain the goal.

77.   (Previously presented)   A computer system as recited in claim 70 further comprising:

means for displaying features of the selected option.

78.   (Previously presented)   A computer system as recited in claim 70 further comprising:

(a)   means for presenting to the user an indicia of desirability for the selected option; and

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  (b) means for allowing the user to adjust the desirability for the selected option
       to reflect the user's desire for obtaining the selected option by adjusting the
       indicia of desirability.

79. (Presently amended) A computer program embodied on a computer readable medium
for enabling users to make decisions by modeling tradeoffs between personal goals,
comprising:

  (a) a module for receiving information from a user including information related
       to a cash flow of the user;

  (b) a module for <u>graphically</u> presenting to the user a plurality of goals based upon
       the information provided from the user <u>wherein the plurality of goals are
       related to the cash flow of the user;</u>

  (c) a module for allowing the user to select at least one goal of the plurality of
       goals;

  (d) a module for presenting to the user a plurality of the user preferences for
       each selected goal;

  (e) a module for allowing the user to make an adjustment to user preferences
       related to one of the selected goals;

  (f) a module for determining an impact of the adjustment on attaining the
       remaining goals; and

  (g) a module for <u>graphically</u> presenting to the user the impact of the adjustment
       on attaining the goals <u>by again presenting the plurality of goals as adjusted</u>.

80. (Presently amended) The computer program of claim 79 wherein the goals are
<u>interrelated</u> financial goals.

81. (Previously presented) A computer program as recited in claim 79 wherein the goals
include expenditures for at least one of a home, a vehicle, planned monthly allowance and
~~savings, planned furniture expenses, planned appliance purchases,~~ a vacation, children's
education, and retirement home.

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82. (Presently amended) A computer program as recited in claim 79 <u>wherein the module</u> <u>for allowing the user to make an adjustment</u> further ~~comprising~~ <u>comprises</u>:

    (a)   a module for presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal <u>as related to other goals</u>;

    (b)   a module for allowing the user to make an adjustment to the priority indicia;

    (c)   a module for adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

83. (Presently amended) A computer program as recited in claim 79 <u>wherein the module</u> <u>for allowing the user to make an adjustment</u> further ~~comprising~~ <u>comprises</u>:

    (a)   a module for presenting to the user an adjustable time indicia for the selected goal;

    (b)   a module for allowing the user to make an adjustment to the time indicia;

    (c)   a module for adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

84. (Presently amended) A computer program as recited in claim 79 <u>wherein the module</u> <u>for allowing the user to make an adjustment</u> further ~~comprising~~ <u>comprises</u>:

    (a)   a module for presenting to the user an adjustable quality indicia for the selected goal;

    (b)   a module for allowing the user to make an adjustment to the quality indicia;

    (c)   a module for adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

85. (Presently amended) A computer program as recited in claim 79 <u>wherein the module</u> <u>for allowing the user to make an adjustment</u> further ~~comprising~~ <u>comprises</u>:

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    (a)   a module for presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

    (b)   a module for allowing the user to make an adjustment to the favoritism indicia;

    (c)   a module for adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

86. (Presently amended) The computer program of claim [[79]] 80 further comprising:

    a module for creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

87. (Previously presented) The computer program of claim 86 further comprising:

    a module for creating at least one offering targeted to the user profile for achieving the goal.

88. (Presently amended) The computer program of claim 87 further comprising:

    a module for transmitting the at least one ~~matched~~ targeted offering to the user.

89. (Previously presented) The computer program as recited in claim 88 wherein the transmission of the matched offering to the user is done using a computer network.

90. (Previously presented) The computer program as recited in claim 89 wherein the network is the Internet.

91. (Previously presented) The computer program of claim 87 further comprising:

    a module for using the user profile information as market intelligence.

92. (Presently amended) The computer program of claim 87 wherein the ~~matched~~ targeted offering is a financial instrument.

93. (Presently amended) A computer program as recited in claim 87 further comprising:

a module for notifying at least one provider of the suggested ~~matched~~ targeted
offering when the user changes a preference related to attaining one or
more of the goals.

94. (Previously presented) A computer program as recited in claim 87 wherein the
offering includes at least one of a product and a service.

95. (Presently amended) A computer program as recited in claim [[79]] 86 wherein
the goals include at least one of a home, a vehicle, planned monthly allowance and
savings, planned furniture expenses, planned appliance purchases, a vacation, children's
education, and retirement home.

96. (Previously presented) A computer program as recited in claim 88 wherein the
matched offering includes banner advertising displayed to the user, whereby the banner
advertising content displayed is derived from the proposed goals designated by the user.

97. (Presently amended) A computer program as recited in claim 87 further comprising:

a module for storing the ~~matched~~ targeted offering in a database.

98. (Presently amended) A computer program as recited in claim [[88]] 97 further
comprising:

(a)   a module for providing information about the ~~matched~~ targeted offering to a
       third party; and

(b)   a module for charging a fee for providing the information.

99. (Presently amended) A computer program as recited in claim 79 wherein each of the
goals has a range of options, which can be further selected by the user, the computer
program further comprising:

(a)   a module for displaying at least one provider for providing an option
       corresponding to a selected goal;

(b)   a module for allowing the user to select [[the]] a preferred provider;

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    (c)   a module for allowing the user to select at least one option provided by the selected provider; and

    (d)   a module for allowing the user to add the selected option to the range of options for the goal.

100. (Presently amended) The computer program of claim [[79]] 99 wherein each option has a range of features, further comprising:

    (a)   a module for displaying the range of options for a goal;

    (b)   a module for allowing the user to select one of the options based on the adjusted preference;

    (c)   a module for displaying at least one provider for providing an option corresponding to a selected goal;

    (d)   a module for allowing the user to select the provider;

    (e)   a module for allowing the user to select at least one option provided by the selected provider;

    (f)   a module for allowing the user to select at least one feature provided by the selected provider for the selected option; and

    (g)   a module for allowing the user to add the selected feature to the range of features corresponding to the selected option.

101. (Presently amended) A computer program as recited in claim 99 wherein a list containing a plurality of providers is displayed and the selected provider is selected from [[a]] the list of providers.

102. (Presently amended) A computer program as recited in claim 99 wherein the at least one option includes a plurality of features, the method further comprising:

    (a)   a module for presenting to the user at least one feature the plurality of features;

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   (b)   a module for allowing the user to select at least one of the plurality of
           features for the selected option.

103. (Previously presented) A computer program as recited in claim 99 further comprising:

       a module for utilizing a network to display information relating to the provider.

104. (Previously presented) A computer program as recited in claim 99 further comprising:

       a module for receiving from the user a replacement schedule for replacing the goal.

105. (Previously presented) A computer program as recited in claim 99 further comprising:

   (a)   a module for presenting to the user at least one insurance provider;

   (b)   a module for allowing the user to select an insurance provider whose product
           can be employed to attain the goal.

106. (Previously presented) A computer program as recited in claim 99 further comprising:

       a module for displaying features of the selected option.

107. (Previously presented) A computer program as recited in claim 99 further comprising:

   (a)   a module for presenting to the user an indicia of desirability for the selected
           option; and

   (b)   a module for allowing the user to adjust the desirability for the selected
           option to reflect the user's desire for obtaining the selected option by
           adjusting the indicia of desirability.

108. (Newly presented) A method of comprehensively analyzing a plurality of interrelated
personal financial goals so as to enable users to make financial decisions, the method
comprising:
       receiving information from a user, including information related to the user's cash
              flow situation;

       presenting a plurality of interrelated personal financial goals to the user which are

dependent upon the user's cash flow, and allowing the user to select the appropriate personal financial goals;

allowing the user to review the appropriate personal financial goals and set a plurality of preferences for each personal financial goal;

graphically displaying to the user the relative relationship of the plurality of personal financial goals;

allowing the user to adjust the plurality of preferences for each personal financial goal;

analyzing the adjustment by the user and determining the effect on the relative relationship of personal financial goals; and

graphically displaying the relative relationship of personal financial goals following the adjustment.

109.   (Newly presented)   A method as recited in claim 108 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

110.   (Newly presented)   A method as recited in claim 108 wherein the step of allowing the user to set a plurality of preferences further comprises:

(a)   presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal;

(b)   allowing the user to make an adjustment to the priority indicia;

(c)   adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

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111. (Newly presented) A method as recited in claim 108 wherein the step of allowing the user to set a plurality of preferences further comprises:

    (a)   presenting to the user an adjustable time indicia for the selected goal;

    (b)   allowing the user to make an adjustment to the time indicia;

    (c)   adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

112. (Newly presented) A method as recited in claim 108 wherein the step of allowing the user to set a plurality of preferences further comprises:

    (a)   presenting to the user an adjustable quality indicia for the selected goal;

    (b)   allowing the user to make an adjustment to the quality indicia;

    (c)   adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

113. (Newly presented) A method as recited in claim 108 further comprising:

    (a)   presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

    (b)   allowing the user to make an adjustment to the favoritism indicia;

    (c)   adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

114. (Newly presented) The method of claim 108 further comprising:

    creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

115. (Newly presented) The method of claim 114 wherein the targeted offering is a financial instrument.

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116.   (Newly presented)   A method as recited in claim 114 wherein the targeted advertising includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

117.   (Newly presented) A method as recited in claim 108 wherein each of the goals has a range of options which can be further selected by the user, the method further comprising:

   (a)   displaying at least one provider for providing an option corresponding to a selected goal;

   (b)   allowing the user to select the provider;

   (c)   allowing the user to select at least one option provided by the selected provider; and

   (d)   allowing the user to add the selected option to the range of options for the goal.

118.   (Newly presented) The method of claim 119 wherein each option has a range of features, further comprising:

   (a)   displaying the range of options for a goal;

   (b)   allowing the user to select one of the options based on the adjusted preference;

   (c)   displaying at least one provider for providing an option corresponding to a selected goal;

   (d)   allowing the user to select the provider;

   (e)   allowing the user to select at least one option provided by the selected provider;

   (f)   allowing the user to select at least one feature provided by the selected provider for the selected option; and

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    (g)   allowing the user to add the selected feature to the range of features corresponding to the selected option.

119. (Newly presented) A method as recited in claim 119 wherein the selected provider is selected from a list of providers.

120. (Newly presented) A method as recited in claim 119 further comprising:

    utilizing a network to display information relating to the provider.

121. (New presented) A method as recited in claim 119 further comprising:

    (a)   presenting to the user at least one insurance provider;

    (b)   allowing the user to select an insurance provider whose product can be employed to attain the goal.

122. (Newly presented) A method as recited in claim 119 further comprising:

    (a)   presenting to the user an indicia of desirability for the selected option; and

    (b)   allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by adjusting the indicia of desirability.